

ARF FUND (LIFESTYLE OPTIONS)



Information is correct at 31 July 2019

FUND FACTS

	OBJECTIVE	To perform in line with the underlying benchmarks
	INVESTMENT STYLE	Indexed
	SIZE	19.3 million

FUND DESCRIPTION

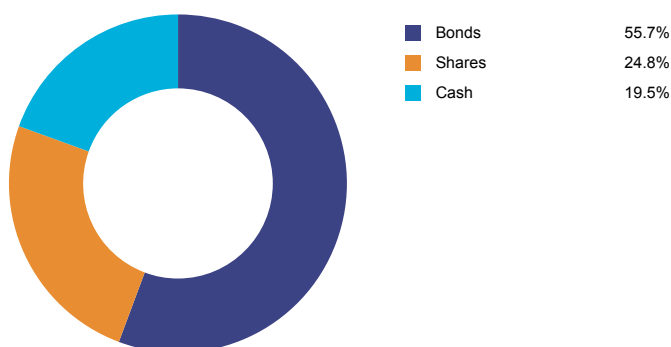
This fund is largely made up of bonds and cash which currently account for about 70% of the fund, with the rest in shares and alternatives (for example emerging market shares). This fund aims to provide moderate returns. This fund is only available as part of our lifestyle options on Complete Solutions.

Warning: If you invest in this product you may lose some or all of the money you invest.

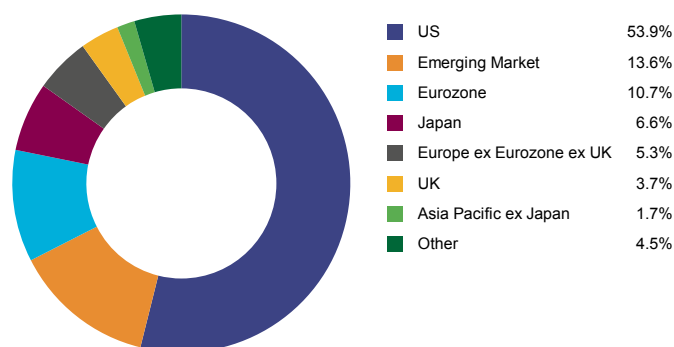
IRISH LIFE RISK LEVEL (IL)

IL1	IL2	IL3	IL4	IL5	IL6	IL7
LOWER RISK						HIGHER RISK

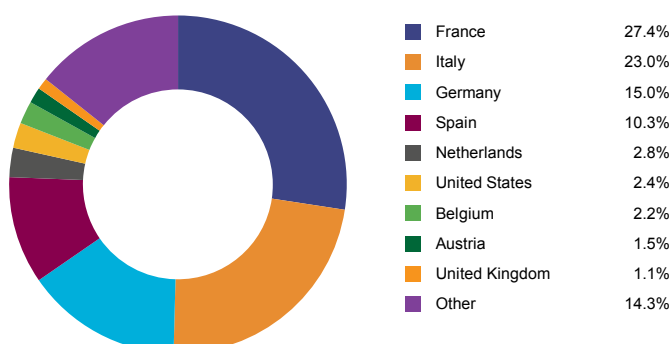
ASSET ALLOCATION



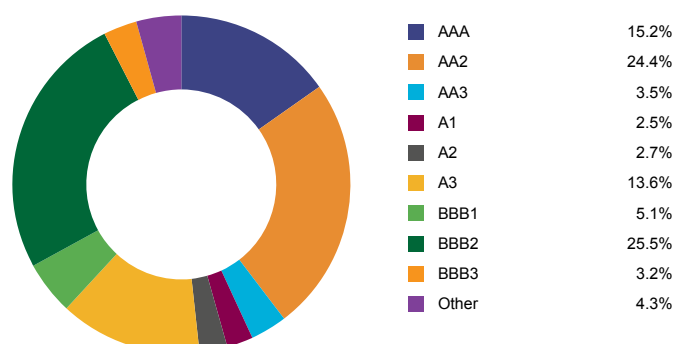
SHARE REGIONAL DISTRIBUTION



BOND COUNTRY DISTRIBUTION



BOND PORTFOLIO CREDIT QUALITY



The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. Allied Irish Banks, p.l.c. is tied to Irish Life Assurance plc. for Life and Pensions business.

Warning: This fund may be affected by changes in currency exchange rates.



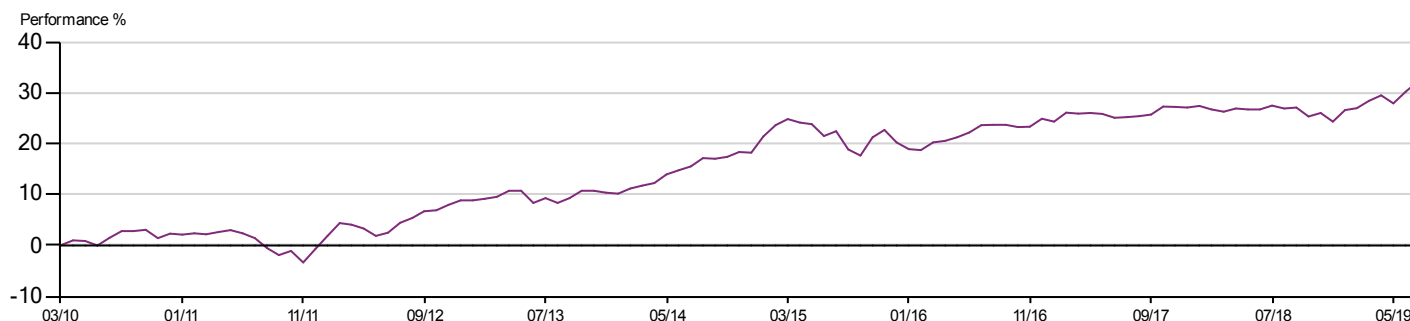
CALENDAR YEAR RETURN

	2013	2014	2015	2016	2017	2018	YTD
Fund	1.38%	7.16%	1.69%	3.91%	1.76%	-2.20%	6.35%
Benchmark	2.42%	8.27%	2.63%	4.85%	2.81%	-1.34%	6.95%

PERFORMANCE AS AT 31/07/2019

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	Since Launch p.a.
Fund	1.54%	2.08%	3.68%	2.27%	2.73%	3.03%
Benchmark	1.58%	2.31%	4.67%	3.23%	3.70%	4.02%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.00%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.

Launch Date (for the series used in the above performance illustration) = 19 Mar 2010; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

Irish Life Investment Managers are recognised internationally for their expertise, innovation and track record:

-PASSIVE MANAGER OF THE YEAR - European Pension Awards 2018
-INVESTMENT MANAGER OF THE YEAR - Irish Pension Awards 2017
-EQUITIES MANAGER OF THE YEAR - Irish Pension Awards 2016-2017

To find out more about our fund range and to view the latest market and fund manager updates please visit: <http://www.irishlife.ie>

Allied Irish Banks, p.l.c. is tied to Irish Life Assurance, p.l.c. for Life and Pensions business.

Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.

Irish Life Investment Managers Limited is regulated by the Central Bank of Ireland.

Irish Life Assurance p.l.c. is regulated by the Central Bank of Ireland.

AFE-NET-0719



Irish Life